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The database services industry needs to provide powerful, but easily mastered retrieval software more carefully tailored to reflect the unique needs of different cultures and market segments.

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Case-Based Reasoning: An Implemented Methodology
Raman, Pradeep • *NCSTRL* • 03/10/95 • 2 pages (300 words) • SUMMARY
Case Based Reasoning (CBR) is the process by which a computer system solves a given problem based on the knowledge gained from solving precedents in the past.

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Market Report: Hamburger Chains' New Strategies Hinge on Price and Quality
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Throughout Japan, hamburger chains have become as much a part of the landscape as sushi shops or tempura restaurants.

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Tropical Fish Help Relieve Stress of Urban Life
COMLINE - Consumer News • 10/31/96 • 4 pages (1000 words) • SUMMARY
Tropical fish are quickly becoming a favorite among city dwellers as more people discover their advantages: they are quiet, odor-free, and require little upkeep.

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TELCOS CAN PROFIT FROM BUILDING BUSINESS ONE CUSTOMER AT A TIME
Telco Business Report • 05/08/95 • 4 pages (830 words) • SUMMARY
The simple mistake most telephone companies make with consumers is providing the same blanket offer to everyone.

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Bank customers' perceptions, innovations and new technology
Moutinho, L. ; Meidan, A. • *International Journal of Bank Marketing* • 01/01/89 • 2 pages (200 words) • SUMMARY
Recent changes in the technology of financial services, suppliers and delivery systems have produced more assortment, convenience and economy for consumers.

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Young People Drive Market for Anti-Bacterial Products
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As a people, the Japanese have earned a reputation for their love of cleanliness. In recent

10.
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Bank to the Future -- Does online banking make bill paying and account tracking fast and convenient?
Jerry Lazar • *NetGuide* • 05/01/95 • 5 pages (1400 words) • SUMMARY
The mark of a revolutionary technology is our inability to picture what our lives were like before we knew it existed.

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NEW
COMPETITIVE THREATS FORCE TELCOS TO REFOCUS ADVERTISING STRATEGIES
Telco Business Report • 06/05/95 • 6 pages (1700 words) • SUMMARY
Companies traditionally have used advertising to show how their business outshines the competition.

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The entire public utilities business climate is changing as deregulation and competition become a reality.

13.
82%
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Doing Business on the Net -- Plan well. Invest wisely. Prepare to wait for profits □
Scott Leibs • *NetGuide* • 05/01/95 • 8 pages (2600 words) • SUMMARY
Walk from the campus of the Massachusetts Institute of Technology toward nearby Kendall Square in Cambridge, Mass., and you pass through a neighborhood that smacks of 'light industrial': The streets form a grid pattern, unusual for the Boston area; the buildings are mostly low and square, their loading docks more prominent than their entrances; parking lots are fenced in, unattended, most adorned with signs that say 'Restricted.' For the visitor, parking is a nightmare.

14.
82%
NEW

You can't do it all. (Rochester Telephone Corp.'s partnering strategy) □
Dickinson, Tom • *Telephony* • 07/08/96 • 7 pages (1800 words) • SUMMARY
It doesn't take psychic powers to predict that sooner or later many companies will make a pivotal decision about whether to outsource statement production and mailing.

15.
82%

SOUTHWESTERN BELL, LUCENT TECHNOLOGIES ENTER STRATEGIC SALES PACT. (COMPANY BUSINESS AND MARKETING) □
EDGE, on & about AT&T • 03/17/97 • 4 pages (690 words) • SUMMARY
In a major step toward enhancing its full service telecommunications provider capabilities, Southwestern Bell Wednesday announced with Lucent Technologies an agreement in which Southwestern Bell will sell Lucent business products in its traditional five state region of Arkansas, Kansas, Missouri, Oklahoma and Texas.

16.
82%

WEB MARKETING: AT&T AND WELLS FARGO TEAM TO MAKE IT EASIER FOR BUSINESSES TO SELL ON THE WEB. (COMPANY BUSINESS AND MARKETING) □
EDGE, on & about AT&T • 03/17/97 • 4 pages (830 words) • SUMMARY
AT&T and Wells Fargo Bank Wednesday announced a strategic marketing alliance that will make it easier for merchants to establish and manage an electronic storefront on the Web.

17.
82%

banking on the net--The most conservative business has some very 'out there' technology □
ALAN S. KAY • *Communications Week* • 08/15/95 • 12 pages (3700 words) • SUMMARY
Picture a bank without any branches. No tellers. No rows of desks, no racks of brochures, no

18.
82%

Easy Money -- Despite years of trying, online banks have been a bust. That's about to change. □
Chris Costanzo • *NetGuide* • 01/18/96 • 6 pages (1700 words) • SUMMARY
Last October, Eric Walter, a 27-year-old single guy from Atlanta, became the first customer of Security First Network Bank, the only bank born and raised exclusively on the Internet.

19.
81%
NEW

Virtually automated [banking] □
Goodwin, C. • *Accountancy* • 02/01/97 • 2 pages (210 words) • SUMMARY
Virtual banking basically means the use of electronic automation to deliver banking services in new and flexible ways.

20.
81%

TELEPHONY MANAGEMENT: BENDATA'S HEAT TELEPHONY MANAGER INTEGRATION PROVIDES SERVICE ORGANIZATIONS WITH WINDOW TO INCOMING CUSTOMER CALLS. □
EDGE, on & about AT&T • 03/17/97 • 4 pages (910 words) • SUMMARY
Bendata, an Astea International company, is providing service organizations with a window into their incoming customer calls with its new HEAT Telephony Manager software.

21.
81%
NEW

INTERNET COMMERCE: VERIFONE AND DIGEX ALLIANCE TO PROVIDE TURNKEY INTERNET COMMERCE-ENABLED SOLUTION TO MERCHANTS; PRODUCTS AIMED AT ALLOWING MERC □
EDGE, on & about AT&T • 03/17/97 • 4 pages (720 words) • SUMMARY
VeriFone, Inc. and DIGEX, Inc., Wednesday announced an agreement that they will collaborate to

22.
81%

Database marketing: a new approach to the old relationships □
Chain Store Age Executive • 09/01/91 • 2 pages (160 words) • SUMMARY
Database marketing can be broadly defined as the use of customer-specific information to get the right marketing information to the right customer at the right time.

23.
80%

10 ways to make profits on the web in 1997 -- How to make your Web site a money-making marketing venture □
Dana Blankenhorn • *NetGuide* • 12/18/96 • 11 pages (3500 words) • SUMMARY
1996 was the year we wondered whether we could make money on the Web. In 1997, it's time for

24.
80%
NEW

Preparing for new business directions in competitive markets: the concept phase of an integrated business planning process □
Norton, G. ; Wahlin, D. • *Proceedings of the American Power Conference* • 01/01/97 • 2 pages (290 words) • SUMMARY
With deregulation, electric utilities face previously unknown threats as their franchise markets have been opened to competitors.

25.
80%

The Check is in the E-Mail--Digital cash is coming faster than you think □
Rogier Van Bakel • *NetGuide* • 03/12/96 • 11 pages (3500 words) • SUMMARY
David Chaum pauses and shrugs when asked if this will be the breakthrough year for his company, DigiCash NV.

26. **80%** **NEW** **Put Your Business On theWeb -- It's been said that the three key factors for business success are location, location, location and today the most important location might be the Web.**
Lynn Ginsburg • *Windows Magazine* • 04/01/97 • 10 pages (3100 words) • SUMMARY
It's still a brave new world out there on the Web. But as its future unfolds, one fact looms

27. **80%** **NEW** **SIBLING RIVALRY MAY CAUSE LOCAL BATTLES WITHIN TELCO WALLS**
Telco Business Report • 02/12/96 • 3 pages (720 words) • SUMMARY
New entrants in the local market are not the only competitors incumbent telephone companies should be concerned about.

28. **80%** **NEW** **DEFINING TELCO CORPORATE INDENTITY IN THE AGE OF CONVERGENCE**
Telco Business Report • 06/05/95 • 3 pages (610 words) • SUMMARY
Telcos offering video dialtone. Cable operators providing telephony. Long -distance companies

29. **80%** **NEW** **CABLE MODEMS: U.S. ROBOTICS ENTERS BROADBAND CABLE ARENA WITH NEW SYSTEM FOR INTERNET ACCESS OVER CABLE TV NETWORKS. (COMPANY BUSINESS AND MARKETI**
EDGE, on & about AT&T • 03/17/97 • 4 pages (890 words) • SUMMARY
U.S. Robotics entered the broadband multimedia arena Monday with the introduction of an

30. **80%** **NEW** **Online Services Don't Always Fill the Bill**
Leslie Goff • *NetGuide* • 01/31/96 • 3 pages (810 words) • SUMMARY
As the major online services initiate millions of Americans into the rank and file of cyberspace, they're also putting a new wrinkle in the way those users pay for such communications and media services.

31. **79%** **NEW** **Office banking**
Banking World • 01/01/90 • 2 pages (170 words) • SUMMARY
In parallel with the developments in the home banking market, financial institutions have been wooing business customers with office banking systems.

32. **79%** **NEW** **Interactive Banking Technology--Marketing Goes Interactive**
Bank Technology News • 11/01/96 • 9 pages (2600 words) • SUMMARY
Successful multimedia marketing campaigns are taking the shape (sight and sound) of PC diskettes and interactive kiosks.

33. **79%** **NEW** **Marketing yourself? 6 programs give small biz an edge**
Larry Stevens • *HomePC* • 12/20/96 • 8 pages (2200 words) • SUMMARY
No matter how fantastic your product or service is, if customers don't know about it, you're not going to ring up many sales.

34. **79%** **Market of One -- Ready, Aim, Sell! -- Technology is helping companies treat their best customers like individuals again. The payoff-and the challenges-can be enormous**
John Foley • *Information Week* • 02/17/97 • 11 pages (3400 words) • SUMMARY
Though 30 million people hold American Express cards, the company wants to treat each of them as

35. **79%** **A multimedia architecture facilitating advanced interactive customer services**
Linge, N. ; Brown, P. • *18th Biennial Symposium on Communication. Symposium Proceedings* • 01/01/96 • 2 pages (280 words) • SUMMARY
In January of 1996 United Utilities became the first multi-utility company in the UK formed from the combination of the regional electricity company (REC), NORWEB, and the North West Water group of companies.

36. **79%** **NEW** **CMR AIMS TO HELP RBOCS SPEND MEDIA DOLLARS MORE EFFECTIVELY**
Telco Business Report • 07/03/95 • 5 pages (1200 words) • SUMMARY
A few weeks ago, Telco Business Report advised local telcos to start tweaking their advertising strategies to reflect a more competitive industry atmosphere (TBR, June 5, 1995).

37. **78%** **NEW** **Industry News: Leading Brand Name Cosmetics in Transition**
COMLINE - Consumer News • 10/29/96 • 3 pages (670 words) • SUMMARY
Following the 1995 Fair Trading and Business Practices' Executive Committee's ruling against Shiseido's policy of price fixing, the Japanese cosmetic industry has been in a state of tumult over the reduction in price of imported cosmetics products.

38. **78%** **NEW** **NEW MARKET TRENDS DRIVE RBOCS' CONSUMER PRODUCT, SERVICE PLANS**
Telco Business Report • 05/08/95 • 6 pages (1700 words) • SUMMARY
If the RBOCs haven't learned this yet, they need to wake up and smell the coffee-consumers want simplified lives.

39. **78%** **View from Tokyo (32)**
COMLINE - Biotechnology & Pharmaceuticals • 06/11/96 • 5 pages (1200 words) • SUMMARY
Very good data suggests sales managers spend less than 10% of their time in the field, i.e. away

40. **78%** **IBM: Wide variety of retailers sign up for World Avenue, IBM's online shopping service**
M2 Presswire • 11/12/96 • 5 pages (1200 words) • SUMMARY
IBM today announced that 13 additional retailers have signed up to use its Internet-based World Avenue(a) personalized shopping service.

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Rebecca Day • *Windows Magazine* • 04/25/96 • 11 pages (3400 words) • SUMMARY
Downsize and double up. That's the strategy du jour for many corporations. And if you want your

42. **78%** **NEW** **GIS: information technology to leverage and create customer value**
Darling, M. • *GIS in Business '94. Conference Proceedings* • 01/01/94 • 2 pages (260 words) • SUMMARY
The strategic significance of information technology is transforming the nature of products, business processes, companies, industries, and competition itself.

43. **78%** **NEW** **NTIA SAFE FOR NOW IN CONGRESSIONAL DISMANTLING OF COMMERCE DEPARTMENT**
Washington Telecom News • 09/25/95 • 13 pages (3700 words) • SUMMARY
The National Telecommunications and Information Administration's (NTIA) core functions will remain under a single entity if an agreement Rep.

44. **77%** **NEW** **SWEET CHARITY: CALLING CARDS HELP RAISE FUNDS (AND TELCO PROFITS)**
Telco Business Report • 02/13/95 • 6 pages (1300 words) • SUMMARY
Nonprofit fundraising could pay off big for telcos. It's in the

45. **77%** **NEW** **THE TIME IS RIPE FOR TELCO-VENDOR ISDN STRATEGIC MARKETING ALLIANCES**
Telco Business Report • 01/30/95 • 7 pages (1800 words) • SUMMARY
Telcos, brace yourself for a rising wave of Integrated Services Digital Network (ISDN) market development in 1995.

46. **77%** **Mass customisation. Stimulating the knowledgeable market**
Proops, S. • *IEE Colloquium on Manufacturing `Mass Customization' (Digest No.1996/181)* • 01/01/96 • 2 pages (200 words) • SUMMARY
Mass customisation gives consumers the freedom to purchase individualised or tailored products. It

47. **77%** **Utilities link two-way communications with customers on interactive systems**
Energy Report • 01/22/96 • 6 pages (1400 words) • SUMMARY
The trend toward smart homes and businesses is accelerating

48. **77%** **NEW** **TOLL-CALL COMPETITION BEGETS ALL-OUT MARKETING WAR IN CALIFORNIA**
Telco Business Report • 01/16/95 • 7 pages (2000 words) • SUMMARY
A nasty marketing battle has begun in California where the intraLATA toll calling market opened to competition Jan.

49. **77%** **NEW** **Problems of management and decision making in multinational banking**
Kuljis, J. ; Scoble, C. • *Proceedings of the Thirtieth Hawaii International Conference on System Sciences (Cat. No.97TB100234)* • 01/01/97 • 2 pages (290 words) • SUMMARY
Many organisations are tempted to introduce a centralised computer-based information system to serve all the information business needs of the organisation.

50. **77%** **NEW** **INTERNET ACCESS: SPRINT ANNOUNCES 'SPRINT INTERNET PRIVATE PASSPORT' TO REACH NEW COMMUNITIES WITH TAILORED INTERNET ACCESS. (INTERNET/WEB/ONLINE**
EDGE, on & about AT&T • 03/17/97 • 4 pages (970 words) • SUMMARY
In a move to extend its consumer Internet access product line, leverage key relationships and reach specific communities of users, Sprint Monday launched the Sprint Internet Private Passport product.

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Market of One -- Ready, Aim, Sell! -- Technology is helping companies treat their best customers like individuals again. The payoff-and the challenges-can be enormous
John Foley • *Information Week* • 02/17/97 • 11 pages (3400 words) • SUMMARY
Though 30 million people hold American Express cards, the company wants to treat each of them as ☐

2.
53%
New billing systems development
Aveyard, R.L. ; Robinson, K.B. • *NOMS '90 IEEE 1990 Network Operations and Management Symposium 'Operations for the Information Age' (Cat. No.90CH2758-1)* • 01/01/90 • 2 pages (190 words) • SUMMARY
Billing systems development in the telecommunications world is discussed. The current billing ☐

3.
51%
CUSTOM BILLING CONVERGES ON INDUSTRY; INCREASED COMPETITION FOR TELCOS MEANS NEW SERVICES FOR CUSTOMERS. (INDUSTRY TREND OR EVENT)
WALTNER, CHARLES • *InfoWorld* • 11/18/96 • 2 pages (200 words) • SUMMARY
Telecommunications companies are rushing to provide 'one-stop shopping' services that let customers receive a single bill for a wide variety of service options and promise to revolutionize the interaction between telecom providers and customers. ☐

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49%
IBM: Wide variety of retailers sign up for World Avenue, IBM's online shopping service
M2 Presswire • 11/12/96 • 5 pages (1200 words) • SUMMARY
IBM today announced that 13 additional retailers have signed up to use its Internet-based World Avenue(a) personalized shopping service. ☐

5.
48%
The measurement of price elasticities-the BT experience
Cracknell, D. ; Knott, M. • *International Journal of Forecasting* • 06/01/95 • 2 pages (210 words) • SUMMARY
The telephony market in the UK has been subject to substantial structural change over the last five years. ☐

6.
47%
MITI's Restructuring Promotion Bill Covers 15 Chemical Lines
COMLINE - Chemicals & Materials • 01/11/95 • 2 pages (330 words) • SUMMARY
It has been revealed that 15 types of chemical businesses will be covered by a bill for "Business Innovation Smoothening Law" (tentative name) being prepared by Ministry of International Trade and Industry (MITI). ☐

7.
47%
IDC Planning Special Promotion, Reduced International Charges
COMLINE - Telecommunications • 05/24/90 • 2 pages (130 words) • SUMMARY
International Digital Communications Inc. has applied to MPT to reduce its international ☐

8.
46%
QuickBooks Pro 4.0: lacks some features included in Windows version. (Intuit Inc) (Software Review)(Evaluation)
Gillespie, Jan • *Macworld* • 06/01/96 • 5 pages (1100 words) • SUMMARY
PROS: Can be customized for your business; excellent estimating, time-billing, and job-costing capabilities; user-defined fields for most records. ☐

9.
46%
-SAVILLE: Saville & GTE team to help emerging telecomms providers enter international markets
M2 Presswire • 10/21/96 • 4 pages (740 words) • SUMMARY
As telecommunications competition reaches a fevered pitch, Saville Systems (NASDAQ: SAVLY) and GTE Data Services International, Tampa, Fla., have established a marketing relationship focused on providing billing products and services to emerging international telecommunications providers. ☐

10.
46%
AGENTS INC. OFFERS PERSONALIZED WEB AD MESSAGES. (FIREFLY 2.0 WEB SERVICE FOR MUSIC FANS GATHERS PERSONAL INFORMATION FROM VISITORS, USES IT TO SE
Unknown • *Electronic Marketplace Report* • 03/19/96 • 1 page (90 words) • SUMMARY
A new World Wide Web service is offering advertisers a way to combine the intrusive elements of mass media with the personalized, targeted approach of electronic advertising. ☐

11.
45%
1-800-MUSIC-NOW: THE ULTIMATE SOUND BUY; MCI ROCKS THE NATION; ROLLSOUT EASIER WAY TO PURCHASE MUSIC -- YOU CALL. YOU LISTEN. YOU LIKE. YOU BUY.
Edge • 11/13/95 • 9 pages (2250 words) • SUMMARY
A hot new number will soon top the charts of every music category in America: 1-800 MUSIC ☐

12.
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CHIP SALES INDICATOR FALLS TO 5-YEAR LOW; A SEMICONDUCTOR SELLOFF IS EXPECTED. (BILL-TO-BOOK RATIO FOR MAR 1996) (INDUSTRY TREND OR EVENT)
FISHER, LAWRENCE M. • *The New York Times* • 04/10/96 • 2 pages (200 words) • SUMMARY
The semiconductor bill-to-book ratio for the three-month period ending Mar 1996 drops to 0.80, the lowest it has been since 1991, reflecting decreasing demand for PCs and lower chip prices.

13.
45%
Murata Aiming to Reduce Delivery Times and Production Costs
COMLINE - Electronics • 01/19/94 • 2 pages (180 words) • SUMMARY
Murata Mfg. Co., Ltd. (6981) is planning to construct a system called the "Easy Order System," a

14.
44%
SaveSmart, Inc. Launches Industry's First Personalized Promotions Service on the Internet; Interactive Web Site Delivers Paperless Promotions Targeted to Individual Consumer Needs.
Business Wire • 10/14/96 • 5 pages (1100 words) • SUMMARY
MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--Oct. 14, 1996--In a move to deliver consumer-specific

15.
44%
E-SHOPPING: PRODIGY TO LAUNCH FIRST PERSONALIZED VIRTUAL MALL WITH SECURE TRANSACTIONS ON THE INTERNET; BROADVISION TO PROVIDE KEY ONE-TO-ONE SOFTWARE SOLUTION
Edge: Work-Group Computing Report • 12/04/95 • 4 pages (910 words) • SUMMARY
Prodigy has signed a contract with BroadVision, Inc., the Silicon Valley-based software company, to launch a Virtual Mall on the Internet.

16.
44%
Computerized administration of personalized-system-of-instruction courses
McFarland, E.L.; Hallett, F.R.; Hunt, J.L. • *American Journal of Physics* • 07/01/83 • 2 pages (100 words) • SUMMARY
Course administration and record keeping in two large-enrollment courses offered in the personalized-system-of-instruction (PSI) format are being handled by a minicomputer.

17.
44%
Speech recognition in the telephone network
Sauve, N. ; Fortier, C. ; Glenn, D. • *Speakers' Papers. 6th World Telecommunication Forum. Part 2. Technical Symposium. Integration, Interoperation and Interconnection: The Way to Global Services* • 01/01/91 • 2 pages (210 words) • SUMMARY
Alternate billed calls (collect, bill-to-third-party and calling card) represent approximately a third of the inter-exchange and assist traffic in North America, requiring substantial operator work-force expenditures for telephone companies.

18.
44%
Ready, aim, sell. (technology helps companies treat customers like a market of one) (includes related articles on one-to-one marketing and the use of a database to personalize service) (Industry Trend or Event)(Cover Story)
Foley, John • *InformationWeek* • 02/17/97 • 12 pages (3500 words) • SUMMARY
Technology is helping companies treat their best customers like individuals again. The payoff-and

19.
44%
A nomograph for EOQs with delayed billing offers
Davis, R.A.; Gaither, N. • *Production and Inventory Management* • 01/01/86 • 2 pages (130 words) • SUMMARY
Suppliers are known to offer one-time deals of delayed billing to their regular customers for certain materials.

20.
43%
Can my company profit from database marketing?
Tyler, L. • *Chain Store Age Executive* • 03/01/94 • 2 pages (140 words) • SUMMARY
Database marketing is the collection and creative use of customer and prospect information to increase profitability.

21.
43%
Billing system improves accuracy, shortens billing cycle
Modern Office Technology • 02/01/90 • 2 pages (220 words) • SUMMARY
American Express knew that its Cardmembers prefer its 'country club' billing summaries over 'line item' summaries most other credit card companies use, but handling the processing the charge slips had become increasingly difficult with increasing charge volume.

22.
43%
CUSTOMIZED BILLING ON MCI HORIZON. (HORIZON INTEGRATED SERVICE AND BILLING PLATFORM) (COMPANY BUSINESS AND MARKETING)
RENDLEMAN, JOHN • *CommunicationsWeek* • 08/12/96 • 2 pages (170 words) • SUMMARY
MCI introduces its new Horizon integrated billing and service platform created to provide new services more quickly.

23.
43%
Customer support: fitting the bill (telecommunication companies)
Audousset, E. • *Telecommunications (International Edition)* • 05/01/95 • 2 pages (150 words) • SUMMARY
Customers expect bills to be precise, accurate, detailed and personalized and require support arrangements that meet their demands.

24.
43%
Toyota Ad Blitz in the US
COMLINE - Automobiles and Transportation • 03/27/96 • 2 pages (160 words) • SUMMARY
Toyota Motor (7203) will take out corporate ad space in major U.S. newspapers and magazines at

25. 43%
Using bill analysis to customize a marketing program
☐
Rakov, V. • *Public Utilities Fortnightly* • 05/15/93 • 2 pages (180 words) • SUMMARY
In today's increasingly competitive environment, utilities must provide more for less. Merely

26. 43%
The Integrated SOHO: MCI delivers industry's first fully integrated communications package for businesses. Will Offer Long Distance, Local, Internet, Wireless and More - All On One Bill
☐
EDGE, on & about AT&T • 09/16/96 • 5 pages (990 words) • SUMMARY
While other communications companies are promising a future of integrated products and services on a single bill, MCI delivered it to American businesses Thursday: networkMCI One.

27. 42%
PBX versus Centrex; it's a difficult call
☐
Iida, J.B. • *InformationWEEK* • 11/30/87 • 2 pages (190 words) • SUMMARY
Centrex has some advantages. There are no upfront capital costs as with PBXes, although on the

28. 42%
Bill of Sales: Telecommunications firms are positioning their billinginvoices as communications links with customers
☐
Baker, Dan; Washburn, Brian • *America's Network* • 04/01/97 • 9 pages (2400 words) • SUMMARY
Flexible billing systems are strategic weapons the battle for

29. 42%
Of 3Com Park & Misfiring Nerves
☐
Communications Week • 09/12/95 • 3 pages (550 words) • SUMMARY
It was 8:30 in the evening before I got to Rollo Cable's Exercise Gym out along the expressway.

30. 42%
Toyota Auto Body to Strengthen Special Truck/Van Business in Order to Make Up for Toyota's Overseas Production Shift
☐
COMLINE - Automobiles and Transportation • 01/20/95 • 2 pages (360 words) • SUMMARY
Toyota Auto Body Co., Ltd. (7221) is to strengthen its special vehicle body business for trucks

31. 42%
Companywide online services. (combining E-mail with file transfer and remote conferencing)
☐
Strizich, Martha • *Macworld* • 01/01/95 • 8 pages (2500 words) • SUMMARY
Is your organization growing and spreading out? Do you have sales reps promoting your company's

32. 42%
A forecasting model to evaluate the profitability of price promotions
☐
Rinne, H.; Geurts, M. • *European Journal of Operational Research* • 02/01/88 • 2 pages (190 words) • SUMMARY
Experience over the years has led grocery store managers to spend almost all of their promotion money on ads in newspapers.

33. 42%
FHI Begins Special Sales Promotion in the US
☐
COMLINE - Automobiles and Transportation • 11/07/91 • 2 pages (180 words) • SUMMARY
Fuji Heavy Industries, Ltd. (FHI) (7270) has begun special sales promotion activities in the US

34. 42%
THE INTEGRATED SOHO: MCI DELIVERS INDUSTRY'S FIRST FULLY INTEGRATED COMMUNICATIONS PACKAGE FOR BUSINESSES. WILL OFFER LONG DISTANCE, LOCAL, INTERN
☐
EDGE, on & about AT&T • 09/16/96 • 2 pages (150 words) • SUMMARY
While other communications companies are promising a future of integrated products and services on a single bill, MCI delivered it to American businesses Thursday: networkMCI One.

35. 42%
Internet Access: Switchboard, market-leading Internet Directory fromBanyan, expands business content with integrated advertising. Ads resemble Yellow Pages, include frequent updates and special offers
☐
Edge: Work-Group Computing Report • 12/09/96 • 4 pages (770 words) • SUMMARY
Banyan System Inc.'s Internet-focused Coordinate.com today launched the newest enhancement to its popular Switchboard directory: display advertisements that are integrated with its business listings, categorized to match a user's search criteria.

36. 41%
Services for tomorrow's PCS
☐
Ahimovic, S.M. ; Michaels, J.M. • *2nd International Conference on Universal Personal Communications. Personal Communications: Gateway to the 21st Century. Conference Record (Cat. No.93TH0573-6)* • 01/01/93 • 2 pages (260 words) • SUMMARY
Personal Communications Services (PCS) provides terminal, personal, and service mobility - the ability of an end user to access his/her telecommunications services in any location and the ability of the network to locate this end user as he/she moves.

37. 41%
Fill the bill with customer service
☐
Anderson, J. ; Freeman, B.A. • *Telephone Engineer and Management* • 05/15/91 • 1 page (70 words) • SUMMARY
A layered-architecture system allows Pacific Bell not only to customize bills but also to capitalize on its changing customer base.

38. **41%** **REACHING OUT FROM DOWN UNDER. (THE AUSTRALIAN CHAMBER OF MANUFACTURERS DEVELOPS A SYSTEM TO PROMOTE DOMESTIC AND INTERNATIONAL TRADE OVER THE INTE**
BRYAN, LOUISA • *Computerworld* • 03/10/97 • 2 pages (190 words) • SUMMARY
The Australian Chamber of Manufacturers is using technology from Trade'ex to develop a system to promote domestic and international trade over the Internet.

39. **41%** **SD Format Hardware Promotion Forum Established in Tokyo**
COMLINE - Electronics • 06/28/95 • 2 pages (170 words) • SUMMARY
Major hardware companies supporting the Super Density Disc (SD) video disc format announced the establishment of the SD Format Hardware Promotion Forum in Tokyo, a voluntary ad-hoc association to promote the format and encourage product launching.

40. **41%** **MPT Proposes New Telecommunications Legislation**
COMLINE - Telecommunications • 01/24/91 • 2 pages (190 words) • SUMMARY
The Ministry of Posts and Telecommunications (MPT) is planning to propose new telecommunications legislation aimed at meeting changes in the industry.

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COMLINE - Tokyo Financial Wire • 11/08/94 • 2 pages (150 words) • SUMMARY
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Internet Week • 02/26/96 • 6 pages (1800 words) • SUMMARY
While the Internet presents unique business opportunities for electronic news delivery, content providers still are exploring ways to make the venture profitable.

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Communications Today • 05/14/96 • 2 pages (150 words) • SUMMARY
The two telecommunications companies are teaming up with the Pepsi-Cola Co. division to put half

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Toh, C.P. ; Ong, C.K. • *SURF SCI* • 01/01/94 • 2 pages (140 words) • SUMMARY
Computer simulations, based on a theory relating the binding energy of a Si adatom on the Si(001)-2x1 surface to the excess strain and local configuration energy resulting from the presence of the adatom, have been performed to study the nucleation of 1D strings.

45. **40%** **STUDY: SEARCH ENGINE VENDORS ADOPT NEW STRATEGIES**
Internet Week • 08/05/96 • 4 pages (890 words) • SUMMARY
While technological advantages ares a key factor to success in today's search- engine market, search-service vendors must focus on sales and marketing strategies to differentiate themselves from the competition, according to a report by the International Data Corp.

46. **40%** **Lotus Joins Four Others to Offer Management Service to Internet Content Providers**
COMLINE - Telecommunications • 03/18/97 • 2 pages (190 words) • SUMMARY
Lotus says it will join with Mitsubishi (8058), Mitsubishi Electric (6503), Kyodo VAN and IBM Japan to create NNS, a joint venture that will offer support services for Internet digital contents providers, including management of user IDs, security and billing.

47. **40%** **Advertisers go interactive -- For the same price as a standard ad in Forbes magazine, Jaguar placed an interactive ad on disk and let consumers do the driving.**
Todd, Daniel • *Publish* • 11/01/92 • 2 pages (210 words) • SUMMARY
Discusses the development of floppy disk-based interactive ads, called interads, such as Jaguar's ad in Forbes magazine, produced by Interactive Marketing Group (IMG), of New York.

48. **40%** **A LEAGUE OF ITS OWN. (MCI COMMUNICATIONS'S HORIZON CUSTOMIZABLE CONVERGENCE BILLING SYSTEM)(COMPUTERWORLD TELECOM JOURNAL) (COMPANY OPERATIONS)**
HORWITT, ELISABETH • *Computerworld* • 11/18/96 • 2 pages (200 words) • SUMMARY
MCI is developing Horizon, an in-house, customizable billing system, which is based on a combination of Windows NT, OS/2, AIX and Solaris.

49. **40%** **DEC Intros Video Servers For Ad Insertion, Pay-For-View**
Jacqueline Emigh • *Newsbytes* • 12/11/95 • 4 pages (790 words) • SUMMARY
SHREWSBURY, MASSACHUSETTS, U.S.A., 1995 DEC 11 (NB) -- The five new models in Digital Equipment Corp.'s Mediaplex video server line-up offer the kind of "scalability" that will let cable providers move gradually from analog programming into digital interactive TV, starting out by paying as little as $8,000 per channel, asserted Digital's Roger Horine, during a conference call with Newsbytes.

50. **40%** **Recruit to Offer Corporate Communications Network Service Next Spring**
COMLINE - Telecommunications • 10/21/92 • 2 pages (130 words) • SUMMARY
Recruit Co., Ltd. will offer a corporate communications network service next spring, through

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You can't do it all. (Rochester Telephone Corp.'s partnering strategy)

Dickinson, Tom • *Telephony Vol: v231 Issue: n2* • 07/08/96

Rochester Telephone Corp.'s move to outsource its *billing* operations to International *Billing* Services of Sacramento, CA, enabled the local exchange carrier to achieve several goals. Specifically, it reduced postage costs by 20% despite a postal rate hike, reduced turnaround time, complied with a public commission order to print regulatory information on *customer' bills* and handled a 40% growth in capacity without modifying its *billing* procedures.

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Too many technologies, so little time. Forward-thinking companies like
Rochester Tel know when to find a partner to help with statement production and
mailing
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It doesn't take psychic powers to predict that sooner or later many companies will make a pivotal decision about whether to outsource statement production and mailing. Ultimately, the choice boils down to a simple but crucial question: "Who can do a better job - us or them?"

Increasing numbers of companies are answering "them" and handing their *billing* statements over to the professionals. By the end of 1996, 40% of Fortune 1000 companies are expected to be outsourcing some components of their document output operations. Telecommunications companies are among those leading the pack as the companies re-examine and maximize each component of their businesses.

Customer bills, as notices of payment due, have traditionally formed the revenue backbone of the industry. However vital, this limited role is no longer sufficient.

Today, a *customer bill* should perform multiple tasks to support the core business, emerging from the background to become a primary *customer* care, marketing, *promotional* and revenue-generating tool. As such, its value in the competitive hierarchy has risen as businesses recognize that a revamped approach to statements is not optional but necessary for survival.

Rochester Telephone Corp., with more than 400,000 *customers*, is one such example. One of Frontier Corp.'s 32 local exchange carriers, Rochester Telephone recently surmounted a major capacity and growth challenge to its *billing* operations. A decision to outsource statement production and mailing to International *Billing* Services, located near Sacramento, Calif., was key to the successful outcome.

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Growing Pains
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The decision was fueled by a 1994 New York state public service commission order mandating that additional regulatory information be printed on residential *customer* statements. Compliance was required by January 1995.

At that time, Rochester's *bills* were printed on one side and averaged three-and-a-half pages in length. Residential *bills* represent 80% of the business, or about 320,000 statements a

DR-LINK: You can't do it all. (Roc...phone Corp.'s partnering strategy)rlink.mnis.net/cgi-bin/ind...&N=Lytton%2C+Ellen&U=lytton&B=Rank

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month. The new information added two more pages to each *bill*, increasing costs for materials, production and postage. As a result of the PSC order, Rochester was forced to scrutinize its in-house statement production facility.

The printing platform was already running at full capacity. The inserting technology was eight years old and outdated, and the notion of running 40% more pages through the printers and inserters presented a problem.

Clearly, meeting the PSC mandate meant going to a two-sided *bill*. Although the Rochester printing platform was technologically current - cold-fusion laser - it was simplex-capable only and could not print two-sided pages.

Rochester explored three alternatives: an in-house technology upgrade, combined in-house production with outsourcing and outsourcing alone. Rochester's challenge was compounded by an internal mandate.

Senior management had established Frontier Corp.'s growth objectives at 400% to 500% over the next five years. Whatever statement production solution that Rochester chose for PSC compliance also had to accommodate as much a 500% volume increase within five years. In-house operations would eventually have to double or triple the number of printers and inserters.

With only 2000 square feet of floor space available in the current facility, there was insufficient room to expand the production floor. Another facility would have to be constructed in order to meet Frontier's expansion.

The research results were compiled into what became an exhaustive 52-page report. The data showed that an in-house upgrade would require a minimum capital investment of $2 million. Though four companies were being considered as potential outsource partners, Rochester had significant reservations about outsourcing itself.

The company questioned the wisdom of relinquishing any measure of control over a key component of its business - the *customer bill* - to a vendor. Time was growing short; a decision *needed* to be made soon, because in seven short months the telco would face a whopping $200,000 per day fine for failing to comply with the PSC order.

Though some executives believed that an in-house upgrade remained the best solution, the telco continued to research out-source options and eventually chose International *Billing* Services, a wholly owned subsidiary of U.S. Computer Services. IBS produces more than 60 million statements a month, making it the largest first-class mailer in the country, generating 1.4% of all first-class mail handled by the U.S. Postal Service.

Rochester chose IBS because it could not duplicate the quality, turnaround and cost-effectiveness demonstrated by IBS on its own premises. Even using exactly the same printing and inserting equipment, the telco could not reproduce the process or its superior results. And the telco realized that outsourcing could provide greater control over the *billing* process, not less. With day-to-day *bill* production in the hands of such a partner, Rochester's resources could be refocused into the core business.

At the factory, Rochester representatives saw "aisles of automation" that were capable of 24-hour average turnaround and a 99.99% deliverable mail rate. IBS has used Delphax, Siemens and Xerox printers, combined with Phillips-burg inserters, to create integrated production units that print, collate, insert and tray mail at a single workstation. All equipment is coordinated and computer-driven for maximum throughput and quality control.

Rochester and IBS signed a five-year contract in October 1994. Less than 90 days later, the

first Rochester Telephone Corp. *customer bill* rolled off the IBS production line.

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Exceeding Expectations
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The outsourcing solution has lived up to Rochester's efficiency and cost expectations - and then some. Rochester felt the greatest positive effect was on its postal budget. During the conversion process, the latest U.S. Postal Service rate hike took effect. For Rochester, it represented a 10% increase in postage costs. However, IBS' sorting processes and postal carrier route options reduced Rochester's postal costs by 20% despite the rate increase.

Rochester also met the 40% capacity increase without changing its *billing* process. The telco processes information for *billing* and remit documents in separate data streams. Before outsourcing with IBS, the documents had to be printed separately and then physically matched - *billing* pages to the remit document - in a batch-processing environment.

IBS could merge the data streams, manipulating the pages in data preprocessing to produce a single document - a summary page (with the *customer*'s name and address) and a remit document rolled into one. Rochester's new, redesigned statements still average three-and-a-half physical pages as they did before. But now they contain two more pages of information.

Outsourcing also brought a windfall in terms of turnaround. Rochester had expected that its date-to-delivery would remain constant, neither better nor worse, due to the logistics of *sending* data cross-country electronically and finished mail having to return east by U.S. mail. Instead, production efficiencies have cut two days from the turnaround time - in real terms of delivery to *customers* - including the two- to four-day trip finished *bills* may make in the postal *system*.

By choosing to outsource, Rochester met the capacity challenge precipitated, by the PSC mandate and simultaneously gained the flexibility to accommodate projected growth - all without sinking millions into new technology. Part of that success can be attributed to finding the right partner.

With the improvements in quality and delivery rate, *customer bills* continue to be the lifeblood of the business. And as *customer* care and marketing tools, they are building muscle. Last year, for example, IBS' Statement Marketing Services group introduced Rochester to a statement-based marketing idea that has now become standard procedure: *customized* envelopes.

When Rochester's first two-sided *bills* were mailed, a *customized* envelope printed with a brief *message* to announce the new *bill* format was used. It was an effective, low-cost alternative to inserts or separate *direct* mail announcements and reduced *customer* service inquiries.

Rochester's marketing team quickly saw the potential, viewing the *customized* envelope as a virtually free marketing opportunity with a high response rate. The statement envelopes go out regularly, so no additional production and materials expenses are incurred. Unlike an insert, there is no additional weight, so there is no effect on postage costs. The only expense is a one-time messaging charge.

During the first year of outsourcing, Rochester used this new *customer* communication capability four or five times. Now it capitalizes on the opportunity every month, most recently announcing a risk-free, 30-day home voice mail *offer*.

Rochester Tel has also been Frontier's vanguard, leading Frontier's other local carriers into the 21st century of statement production. Rochester's statements underwent an extensive redesign, which kicked off a standardization project that will create an updated, homogeneous corporate identity for the entire Frontier family.

The other 32 LECs, spread throughout nine states are still in the conversion phase, which is slated for completion by September. Until the standardization project, they had been numerous out-source vendors, *billing* software and statement production approaches - with varying levels of success.

All the *bills* looked different. Soon, however, all Frontier *customer bills* will reflect the new look while using the same paper stock, the same version of *billing* software and the same outsourcing partner - IBS.

Because of its decision to out-source, Rochester met the capacity challenge and simultaneously gained the ability to accommodate growth - all without sinking millions of dollars into new technology. The company now has *bills* that look better, deliver more information, arrive on time and communicate with its growing *customer* base.

Tim Dickinson is Manager of *Billing* Operations for Frontier Information Technologies, Rochester, N.Y.

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TELCOS CAN PROFIT FROM BUILDING BUSINESS ONE CUSTOMER AT A TIME

Most Relevant Section
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The simple mistake most telephone companies make with consumers is providing the same blanket *offer* to everyone. By doing so, telcos often miss out on a variety of opportunities. Unique information that is culled in advance and tailored to individual households is fast becoming the board that rides the wave of new business.

Two emerging marketing concepts-mass-customization and one-to- one marketing -may be the principles upon which telcos build their future business.

Mass-customization efficiently provides individually *customized* goods and services. One-to-one marketing uses information elicited from individuals to determine their unique preferences.

For years, "RBOC forays into understanding *customers' needs* were limited to handling repairs, connections and complaints," Martha Rogers, founding partner of Marketing 1:1, a Stamford, Conn.- based marketing consulting firm, told Telco Business Report. "Now, as they become more deregulated, phone companies are saying 'gee, I better start learning about *customer* retention.'"

To do that, RBOCs have to rethink their entire way of marketing. "They *need* to learn the competitive obligation to put people together with their preferences," Rogers said.

Luckily, phone companies are in much better shape to understand *customer* preferences than some other industries. Much of the sophisticated information technology *needed* to collect and analyze *customer* data is already in place. "They are almost like retailers," said Rogers.

"Bell companies *need* to study the retail industry and pursue the *customer* service concepts they use," Audrey Guskey, professor of marketing at Duquesne University School of Business Administration in Pittsburgh, Pa., told TBR.

It's an important marketing lesson to learn in the new age of competition.

"Consumers are looking to simplify their lives," Guskey said. With so many choices out there, some *customers* are rebelling. They *need* to establish brand loyalty."

Mass-customization is "a popular trend among companies that understand what competition is," said Rogers.

In the past, competitive businesses resorted to combat zone marketing, where they'd fight the competition to get new *customers*.

Now, "people are fussier," Guskey said. "Technology has made them more discriminating."

Surprisingly, retaining loyal *customers* is much more profitable than acquiring new ones. According to Rogers, "it costs five times as much to get a new *customer* than to keep an old one."

Finding and keeping *customers* has been "for too long" the job of telco marketing managers. Traditionally, these marketers take a group of products in search of *customers*. The new way of thinking is for marketers to get to know *customers* and find products for them based on their individual *needs*.

But "RBOCs have made huge investments in products and brand management," said Rogers. "Changing over to *customer* management would be hard."

Industry deregulation makes multiple competitors for the same *customers* inevitable. Merely *offering* more choices between products, services and prices isn't always the best approach to winning market share. It means *customers* have to do the work, and they want simplicity.

The trick to retaining *customers* through one-to-one marketing, it seems, is to think small and figure out which ones are the most valuable. In fact, keeping the most valuable 10 percent of your *customers* could keep you from losing up to 50 percent of your business, explained Rogers.

What if RBOCs don't bother to learn the principles of one-to-one marketing?

"They could lose their very best *customers* to a competitor," Rogers warned.

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"(Competition) is not about market share, it's about customer retention," she ad
"A competitor doesn't need to get that many of your customers. They just need yo
customers."
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That alone is a sobering thought for RBOCs in the face of competition.

"We don't want to lose *customers*," admitted Mona Yousry, director of product management with Ameritech. "It costs a lot of money to get them back. But if we have to, we will."

Rogers said it's easy for telcos to employ one-to-one marketing to keep the *customers* they have now.

Data culled from focus groups and product beta trials don't necessarily gauge individual *needs*.

Instead, telcos could *send personalized* letters to random *customers*, reviewing their past communications preferences and *offering* additional service or *billing* options.

"Even if you get preference information from only one *customer*, you have a competitive advantage over someone who doesn't have that information at all," said Rogers.

In other words, one-to-one marketing may not get you new *customers*, but it may get you more business from the same valued *customers*.

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FROM BORING TO BRILLIANT: OVERHAULING TELCO BILLING STATEMENTS

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With the constant barrage of industry information hitting the public from print, radio and television *advertising*, standing out from the crowd is a real challenge for telcos. Fortunately, they already have a powerful vehicle to communicate with *customers*, motivate prompt payment and market additional products and services: their monthly *billing* statements.

But face it, telcos - those statements are pretty boring. Except for the occasional new product or service announcement inserts - usually hidden behind sheets of detailed monthly charges - every page essentially looks the same.

The problem is "telcos see (everything) as one-size-fits-all," Frank Delfer, president and general manager of El Dorado Hills, Calif.-based International *Billing* Services (IBS), told Telco Business Report.

IBS, a division of U.S. Computer Service, designs and distributes *billing* statements for the telecom, cable, *banking* and insurance industries. The company finds new ways to *customize billing* for telcos.

"This is a pretty decent marketing channel," Randall Simonetti, spokesman for Rochester Telephone Corp. and Frontier Telephone Group, told TBR. "But it has to be well designed."

Rochester Tel and Frontier have been working with IBS for about five months since they began redesigning their statements in keeping with their new corporate images.

"So far we've been pleased," Simonetti said. "It's the least expensive *direct* mail marketing tool you can ever have - you have to *send bills* anyway."

Local telcos have never given much thought to the impact of their *billing* statements on *customers*. But all they have to do is take a closer look at how *customers* use their *bills* to determine which ones are most likely to subscribe to a new product or service.

For instance, thousands of telco *advertising* dollars are spent producing *billing* inserts for new products or services. The inserts are mass-printed and *sent* to a wide variety of *customers* along with their phone *bills*.

Ideally, these inserts should capture *customers*' attention when they open their *bills*, prompting them to purchase the product or service right away. The sad truth, however, is that at least half of these inserts wind up in *customers*' "circular files" (a.k.a. the garbage can) never to be seen again - until the next statement arrives.

But don't think telcos haven't acknowledged the *need* to improve the sales and marketing potential of well-designed *billing* statements.

Maggie Shea, manager of brand development with Ameritech, told TBR the RBOC has

12/28/99 3:20 PM

"under-leveraged *billing* statements in the past, but we have a number of plans to improve."

"We're totally revamping our *customer* information distribution *system*, including *billing*," said Cynthia Frisina, BellSouth's director of *advertising* and marketing communications in its consumer services division.

Simonetti's advice to telcos rethinking the design of their *billing* statements is to "engineer it backwards from what *customers* want. You'll create a much more applicable, acceptable *bill*."

For instance, borrow a simple technique from the retail industry: use the *customer*'s name as much as possible in the statement. This can establish a personal relationship.

A *billing* statement could say, for example, "Thank you, John Doe, for your patronage. Telco X's network voice mail service saved you $xx this month. Because you are a valued *customer*, John Doe, Telco X would like to *offer* you caller ID for only $xx. If you are *interested*, just check the box to receive your new service when we receive this month's service payment. The subscription fee and monthly charge for the new service will appear on your next statement."

Another trick to holding the *customer*'s attention with the statement is to create and coordinate a total package, explained Delfer.

"It has to be creative and eye-catching," he said. "If *customers* are engaged by the outside of the envelope, they'll be even more *interested* to see what's inside."

He suggested using *messages* or teasers on the outside of the statement, particularly on the back flap of the envelope where *customers* lick it closed. Reaching *customers* in this fashion involves what Delfer calls "eye-tongue coordination."

Rochester Tel and Frontier already are doing this. Eye-catching snippets of information, such as "Never miss a call again," or "Too busy to dial?" greet *customers* on the statements' outside envelopes.

"Even if you only read that and not (the inside) copy, you'll know what it's about," Simonetti said.

But perhaps the best idea for telcos is to look at what their competitors have done well. Cable and long-distance companies have a clear (if not unfair) advantage over local telcos with their *billing*.

For the most part, they are deregulated so they don't have to put as much detail in their *billing* statements. But every state public *utility* commission requires local telcos to detail *customers*' monthly charges.

Furthermore, cable companies, whose forte is entertainment, and long-distance carriers, which are more competitive by nature, have greater incentive to reflect creativity in their statements.

Consider also that different *customers need* different statements.

It's hard to reach and receive feedback from residential *customers* through *billing* statements, because they just want to pay their *bills* and have a phone that works.

But, as Doug Idleman, small business division spokesman for AT&T, told TBR, "From the business side, there's a great deal of marketing and sales intelligence derived from a *bill*."

And interestingly enough, it's information telcos can pass along to these *customers* that give them additional market information.

"A telephone *bill* can help you determine who is using your business so you can do some demographic analysis and make some telemarketing and staffing decisions that relate to that," Idleman said.

In turn, telcos can *offer* them additional products, services and solutions that correspond to those changing *needs*.

But look out, local telcos. According to Idleman, "AT&T has done a fairly aggressive job of taking back business *customer billing* from local telcos so they can *offer* the same solutions."

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Finally, as telcos, cable operators and long-distance carriers converge into new
of business, statement consolidation
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is one billing design trend likely to appear. The sample statementillustrates th
of a well-organized, efficiently designed consolidated bill.
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However telcos decide to redesign them, one thing is certain: "*Billing* statements," Delfer said, "don't have to be boring."

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New billing systems development
Aveyard, R.L. ; Robinson, K.B. • *NOMS '90 IEEE 1990 Network Operations and Management Symposium 'Operations for the Information Age' (Cat. No.90CH2758-1) Page: 17.2/1-10* • 01/01/90

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Billing systems development in the telecommunications world is discussed. The current *billing systems* were developed in a regulated environment over 20 years ago. In the postdivestiture era there has been extensive reorganization to create an environment for providing better services to *customers*. This emphasis requires that a flexible and responsive set of *customized billing* services be made available to *customers* who have very different *needs*. One development approach includes prototyping to involve *customers* and to initiate production efforts. New *billing* architectures utilize event management techniques to ensure process independence, enforce separation of data from process, foster subject data areas, permit manipulation of *bill* content and appearance, accommodate timely product introduction, and facilitate discounts/promotions at product and *customer* levels.

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Raman, Pradeep • *NCSTRL* • 03/10/95 • 2 pages (300 words) • SUMMARY
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Market Report: Hamburger Chains' New Strategies Hinge on Price and Quality ☐
COMLINE - Consumer News • 10/18/96 • 5 pages (1100 words) • SUMMARY
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Using bill analysis to customize a marketing program ☐
Rakov, V. • *Public Utilities Fortnightly* • 05/15/93 • 2 pages (180 words) • SUMMARY
In today's increasingly competitive environment, utilities must provide more for less. Merely

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Bank to the Future -- Does online banking make bill paying and account tracking fast and convenient? ☐
Jerry Lazar • *NetGuide* • 05/01/95 • 5 pages (1400 words) • SUMMARY
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WEB MARKETING: AT&T AND WELLS FARGO TEAM TO MAKE IT EASIER FOR BUSINESSES TO SELL ON THE WEB. (COMPANY BUSINESS AND MARKETING) ☐
EDGE, on & about AT&T • 03/17/97 • 4 pages (830 words) • SUMMARY
AT&T and Wells Fargo Bank Wednesday announced a strategic marketing alliance that will make it easier for merchants to establish and manage an electronic storefront on the Web.

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Easy Money -- Despite years of trying, online banks have been a bust. That's about to change. ☐
Chris Costanzo • *NetGuide* • 01/18/96 • 6 pages (1700 words) • SUMMARY
Last October, Eric Walter, a 27-year-old single guy from Atlanta, became the first customer of Security First Network Bank, the only bank born and raised exclusively on the Internet.

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Tropical Fish Help Relieve Stress of Urban Life ☐
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Tropical fish are quickly becoming a favorite among city dwellers as more people discover their advantages: they are quiet, odor-free, and require little upkeep.

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Bullock, W. • *Computers in the City. Proceedings of the International Conference* • 01/01/83 • 2 pages (180 words) • SUMMARY.
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John Foley • *Information Week* • 02/17/97 • 11 pages (3400 words) • SUMMARY
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Rogier Van Bakel • *NetGuide* • 03/12/96 • 11 pages (3500 words) • SUMMARY
David Chaum pauses and shrugs when asked if this will be the breakthrough year for his company, DigiCash NV.

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State of the art at TSB ☐
Bank Marketing International • 02/01/97 • 4 pages (970 words) • SUMMARY
TSB BANK prides itself on the high level of accuracy of its direct marketing, thanks to its marketing database, based on the Harte-Hanks' P/CIS system.

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Brown, R.E. • *Proceedings of the American Power Conference* • 01/01/97 • 2 pages (170 words) • SUMMARY
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Dodson, J. • *Eighth International Conference on Metering and Tariffs for Energy Supply (Conf. Publ. No.426)* •
01/01/96 • 2 pages (210 words) • SUMMARY
There are an existing number of electric utilities in countries such as Malaysia, Oman, Seychelles, Indonesia and Turkey who have moved to power metering systems where not only are the meter readings captured by handheld computers, but bills are also electronically issued on the door step of the customer.

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Computer Weekly • 11/03/83 • 2 pages (140 words) • SUMMARY
In the US, banks give away toasters to attract new customers. It is all part of what the

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Direct Delivery International • 06/01/96 • 6 pages (1800 words) • SUMMARY
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Demand by EDF customers has evolved considerably: as result of the development of electric heating, power requirements are closely linked to the season and peaks occur during cold weather.

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Ream, R.P. • *Online Information 91. 15th International Online Information Meeting Proceedings* • 01/01/91 • 2 pages (310 words) • SUMMARY
The database services industry needs to provide powerful, but easily mastered retrieval software more carefully tailored to reflect the unique needs of different cultures and market segments.

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Managing the cash (electronic banking)
Banking World • 10/01/85 • 2 pages (180 words) • SUMMARY
This year sees two major developments in the cash management systems offered by banks to their corporate customers.

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Linge, N. ; Brown, P. • *18th Biennial Symposium on Communication. Symposium Proceedings* • 01/01/96 • 2 pages (280 words) • SUMMARY
In January of 1996 United Utilities became the first multi-utility company in the UK formed from the combination of the regional electricity company (REC), NORWEB, and the North West Water group of companies.

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Norwegians take to direct banking
Direct Delivery International • 07/01/96 • 8 pages (2600 words) • SUMMARY
DIRECT banking is moving into the mainstream in Norway as the big retail banks and insurance companies continue to launch their operations.

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IBM: Wide variety of retailers sign up for World Avenue, IBM's online shopping service
M2 Presswire • 11/12/96 • 5 pages (1200 words) • SUMMARY
IBM today announced that 13 additional retailers have signed up to use its Internet-based World Avenue(a) personalized shopping service.

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banking on the net--The most conservative business has some very 'out there' technology ☐
ALAN S. KAY • *Communications Week* • 08/15/95 • 12 pages (3700 words) • SUMMARY
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BROWSER INTERFACE SETS ATLANTA BANK APART. (ATLANTA INTERNET ☐
BANK ENGAGING IN ELECTRONIC COMMERCE) (COMPANY BUSINESS AND
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GIRARD, KIM • *Computerworld* • 11/04/96 • 2 pages (200 words) • SUMMARY
Atlanta Internet Bank is one of the first true online banks that lets customers do business using a standard Web
browser instead of the proprietary tools required by many traditional banks' online services.

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Residential pilots offer choice to few but retail gas market slowly evolving ☐
Energy Report • 11/18/96 • 7 pages (2100 words) • SUMMARY
Independent marketers and affiliates of the utilities are beginning to compete for customers of 14 utilities in 10
states that have proposed or implemented pilot programs in which residential customers choose their own natural
gas suppliers.

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The first pharmaceutical company employee extracted or synthesized a drug that alleviated human suffering.

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New billing systems development ☐
Aveyard, R.L. ; Robinson, K.B. • *NOMS '90 IEEE 1990 Network Operations and Management Symposium*
'Operations for the Information Age' (Cat. No.90CH2758-1) • 01/01/90 • 2 pages (190 words) • SUMMARY
Billing systems development in the telecommunications world is discussed. The current billing

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Database marketing: a new approach to the old relationships ☐
Chain Store Age Executive • 09/01/91 • 2 pages (160 words) • SUMMARY
Database marketing can be broadly defined as the use of customer-specific information to get the right marketing
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View from Tokyo (32) ☐
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Very good data suggests sales managers spend less than 10% of their time in the field, i.e. away

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The electronic cheque: a revolution in the banking system ☐
Devanz, R. • *Revue Polytechnique* • 06/25/78 • 2 pages (150 words) • SUMMARY
A credit card consists of a PROM on which the bank inserts a credit amount at the request of the customer.

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No. 1 automatic message accounting recording center. Description and software ☐
organization of a minicomputer based real-time data acquisition system used in the Bell
System for automatic message accounting
Lessek, P.V. • *The IEEE Computer Society's First International Computer Software and Applications Conference*
• 01/01/77 • 2 pages (180 words) • SUMMARY
The No. 1 Automatic Message Accounting Recording Center (No. 1 AMARC) is a centralized duplex

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A lasting relationship (databases in direct marketing) ☐
Pearson, S. • *Marketing* • 05/22/86 • 2 pages (150 words) • SUMMARY
By capturing the names and addresses of their customers, and building a marketing database, companies are
changing the relationship between themselves and their customers from a momentary one into a lasting and
increasingly profitable one.

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Can marketing regain the personal touch.(continuous relationship marketing) ☐
Child, Peter; Dennis, Robert J.; Gokey, Timothy C.; McGuire, Tim I.; Sherman, Mike; Singer, Marc • *The*
McKinsey Quarterly • 06/01/95 • 16 pages (4900 words) • SUMMARY
Years ago, retailers, bankers and auto dealers had real customer relationships. They knew their

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Probing power quality data ☐
Dabbs, William W. ; Sabin, D. Danniel ; Grebe, Thomas E. ; Mehta, Harshad • *IEEE COMPUT APPL POWER* •
01/01/94 • 2 pages (190 words) • SUMMARY
Power quality is a subject that has captured the interest of both utilities and their customers.

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The intelligent work-station as a banking tool; the nonbranch corporate customers' ☐
banking terminal
Kervinen, E. • *Automation of Bank Operations in the Eighties. Report of the Fourth Conference* • 09/01/84 • 2
pages (220 words) • SUMMARY
Electronic banking is one of the key issues in developing future banking and payment services.

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Cash dispenser co-operative system with other banks ☐
Ohata, I.; Nakamura, S.; Kohata, J. • *Japan Telecommunications Review* • 04/01/81 • 2 pages (210 words) •
SUMMARY
In Japan, greater use has been made of cash, rather than checks or credit cards. The need for

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Daiwa Bank Establishes New Preferential Interest Rate Loan ☐
COMLINE - Tokyo Financial Wire • 09/01/95 • 2 pages (140 words) • SUMMARY
The Daiwa Bank (8319) has announced a new loan product, "My Select 2," to be available from September 1.

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Message passing, discrete event simulation using Modular-2 processes
Ullrich, J.R. ; Cummins, D.E. • *Object Oriented Simulation. Proceedings of the SCS Multiconference on Object Oriented Simulation* • 01/01/90 • 2 pages (200 words) • SUMMARY
The authors have constructed a simple M/M/1 simulation of a barbershop. Four procedural entities

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Banks Putting Off Plan for Special Rates on New Super Teiki
COMLINE - Tokyo Financial Wire • 09/19/91 • 2 pages (160 words) • SUMMARY
The November 5 start for the new so-called "Super Teiki" free- rate term deposits with a minimum of 3 million yen will be carried out with a uniform, posted rate that will be applicable to all customers.

45.
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Mass customisation. Stimulating the knowledgeable market
Proops, S. • *IEE Colloquium on Manufacturing `Mass Customization' (Digest No.1996/181)* • 01/01/96 • 2 pages (200 words) • SUMMARY
Mass customisation gives consumers the freedom to purchase individualised or tailored products. It

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SECURITY FIRST: Security First & Vertigo join forces to create virtual financial advisor for net banking
M2 Presswire • 12/05/96 • 6 pages (1520 words) • SUMMARY
Vertigo Development Group, Inc., pioneer of personalized online financial advisory software, and Security First Technologies (S1), a wholly owned subsidiary of Security First Network Bank (NASDAQ: SFNB) and the leading provider of innovative internet solutions for financial institutions, today announced an alliance to bring a new end-to-end financial planning product to banks which will facilitate the cross-selling of products and services.

47.
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TELEPHONY MANAGEMENT: BENDATA'S HEAT TELEPHONY MANAGER INTEGRATION PROVIDES SERVICE ORGANIZATIONS WITH WINDOW TO INCOMING CUSTOMER CALLS.
EDGE, on & about AT&T • 03/17/97 • 4 pages (910 words) • SUMMARY
Bendata, an Astea International company, is providing service organizations with a window into their incoming customer calls with its new HEAT Telephony Manager software.

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Special Report Residential pilots give Aunt Mary a choice
Gas Daily • 11/12/96 • 8 pages (2400 words) • SUMMARY
As more utilities test just how they will shed their role as the local gas supplier in a fully unbundled environment, independent marketers and affiliates of the utilities themselves are beginning to scrap over who will win one of the last slices of the customer pie.

49.
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Customer support: fitting the bill (telecommunication companies)
Audousset, E. • *Telecommunications (International Edition)* • 05/01/95 • 2 pages (150 words) • SUMMARY
Customers expect bills to be precise, accurate, detailed and personalized and require support arrangements that meet their demands.

50.
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Moving off the mainframe
Schick, M.E. • *Public Utilities Fortnightly* • 01/15/95 • 2 pages (350 words) • SUMMARY
The Customer Information System (CIS) represents a utility's largest computer asset. It handles the

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